

Overview: Dutch bank deploys 33,000 smart cards to authenticate internal users and secure online transactions

Rabobank Group is the largest Dutch retail bank, with 33,000 of its 50,000 worldwide employees serving 9 million customers in the Netherlands. Its century-proven customer focus and rock-solid practices have earned Rabobank Group the coveted AAA rating only bestowed upon a few banks worldwide by major credit rating agencies.

Time-honored banking principles—trust and security—have taken on new significance in this electronic age. Demands for trust and security have remained constant while an increasing number of technology-savvy financial customers expect to initiate secure transactions via the Internet or by phone anytime, anywhere. Rabobank Group has stayed several steps ahead of these complex technology challenges by consistently investing in a security infrastructure and strategy it calls Rabo Web Security (RWB). The program is driven by the new market realities of electronic banking—declining numbers of bank offices and growing numbers of customers who opt for the independence and freedom of conducting increasingly complex transactions online.

Since 1997, Rabobank-ICT has been moving all applications, which in the past had disparate security and required multiple passwords, to the intranet in order to make them available on all distribution channels. To control access and ensure strong authentication of its internal bank employees, Rabobank is deploying 33,000 smart cards combined with PKI (Public Key Infrastructure) technology to enable a new level of security and efficiency. The cards are provided by Datakey, Inc., a North-American-based developer of smart card technology for securing e-business.

The deployment of smart cards is eliminating the risks inherent in a “knowledge only” system based on multiple passwords. By providing two-factor security—*something that is owned* (the smart card) and *something that is known* (the user’s password)—the smart cards provide non-repudiation.

“The smart card is the enabler for Rabobank security,” explains Ad Bezemer, Project Manager of Infra Services at Rabobank ICT. “We are going from 10 to 12 different passwords, each application with its own authorization, to ONE smart card. The smart card meets our requirements for security, compliance with standards, role-based access, and they’re ready to go.”

Employee uses include network access, Windows login, and digital signatures. The cards can be used with the Compaq keyboard readers already installed at Rabobank. Mobile employees use the Citrix concept of Server Based Computing and will use the smart cards for remote access and digital signatures.

According to Ad Bezemer, “Deploying the smart cards internally has been one important aspect of our security strategy. Now that we have laid the foundation, we can cash in on that and deploy on a larger scale. That’s the nature of our business as a bank—to pay off, our communication has to be rock-solid, built on trust and security.”

The full version of this case study is available for download at no cost from the Smart Card Alliance’s Digital Security Initiative. Visit www.smartcardalliance.org.

